

**APPLICATION FOR A CERTIFICATE OF
AUTHORIZATION TO ORGANIZE
A NEW MONTANA BANK**

_____ 20____

**MONTANA STATE BANKING BOARD
Division of Banking and Financial Institutions
PO Box 200546
301 South Park, Suite 316
Helena, MT 59620-0546**

Pursuant to Chapter 1 of Title 32, MCA, we the undersigned, proposed incorporators, request a Certificate of Authorization to proceed with the incorporation and organization of a new Montana bank. Said bank proposes to conduct business at

(street address, city and state)

and will be known as _____

We submit the following for your information in support of this application.

I. **Stockholders**

Attached as Exhibit 1 are names, addresses and principal occupations of the stockholders of the proposed new bank.

II. **Officers**

Attached as Exhibit 2 are names, positions, qualifications and references of the proposed officers of the new bank, if known (refer to Rule 2.60.302).

III. **Public Necessity and Demand**

Attached as Exhibit 3 is a summary of the evidence applicant intends to present at the hearing to demonstrate a persuasive showing of reasonable public necessity and demand for a new bank at the proposed location (refer to Rule 2.60.301).

IV. **Proposed Capital Structure**

Capital	_____
Surplus	_____
Undivided Profits	_____
Par Value Per Share of Capital Stock	_____
Organization Cost Assessment Per Share	_____

V. **Estimated Operating Statement & Deposit Volume of Proposed New Bank**

<u>Current Operating Earnings</u>	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>
Interest & Discount on loans	_____	_____	_____
Interest on Securities	_____	_____	_____
Commissions, Fees & Service Charges	_____	_____	_____
Other Current Operating Earnings	_____	_____	_____
Total Earnings	_____	_____	_____
<u>Current Operating Expenses</u>			
Salaries, Wages, Directors Fees	_____	_____	_____
Interest on Time Deposits	_____	_____	_____
Taxes, other than Income	_____	_____	_____
Interest on Borrowings	_____	_____	_____
Other Current Operating Expenses	_____	_____	_____
Total Expenses	_____	_____	_____

VI. **Estimated Investment In:** (Attach schedules as Exhibit 4 to detail the basis for each of the estimates shown for the four classes of fixed assets.)

Equipment

The following additional exhibits must be attached:

Exhibit 6 A statement from the incorporators stating intention to comply with Rule 2.60.304 (i.e., through membership in the Federal Reserve System or application to the FDIC as a non-member).

Exhibit 7 Proposed Articles of Incorporation

Exhibit 8 Legal description and street address of proposed site for bank building.

Exhibit 9 If building or land is to be leased, a copy of proposed lease agreement.

Exhibit 10 List of equipment, furniture, etc. to be leased, with annual cost of each lease agreement.

Exhibit 11 List of employee positions on payroll at bank opening with salary estimate for each position

VIII. A Non-Refundable Application fee of \$3,000 Must Accompany This Application (Remittance payable to the State of Montana)

In witness whereof, we have hereunto set our hands this____ day of _____, 20__.

State of Montana)
)
County of)

Before the undersigned, a Notary Public for Montana, personally appeared:

the proposed incorporators of the above-named bank, to me known, who severally acknowledged that they executed the foregoing application for the purpose therein mentioned.

Witness my hand and official seal this _____ day of _____, 20__.

Notary Public in and for the State
of Montana, residing at _____, MT
My commission expires: _____

Instructions

Schedules or inserts may be attached to this application whenever the space provided is insufficient. Attached schedules or inserts are a part of this application and should be on paper the same size as this page. Applications need **not** be bound.

You may provide any information in addition to that requested in this application which, in your opinion, might aid in the disposition of your proposal.

It is the responsibility of the applicant to identify the information submitted with the proposal which it deems confidential clearly and on separate pages. However, the determination of the question of confidentiality and the discretion to release information submitted to it which is exempt resides with the Division of Banking and Financial Institutions, and the specific information you indicate to be confidential may be made available for public review after consideration.

The completed original application is to be forwarded to:

Division of Banking and Financial Institutions
PO Box 200546
301 South Park, Suite 316
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